

CTE 3000: CONSUMERS IN THE MARKETPLACE
COURSE SYLLABUS

DESCRIPTION: Factors affecting personal and family financial management, including investments and savings, use of credit, insurance, and taxes.

TEXTBOOK:

Kapoor, J. R., Dlabay, L. R., & Hughes, R. J. (2009). *Personal Finance*. (9th ed.) Boston: McGraw-Hill/Irwin.

COURSE OBJECTIVES:

Upon completion of this course, students will:

1. Relate consumer economics to basic economic decisions.
2. Identify the role of the consumer in the economy.
3. Make rational choices among consumer alternatives.
4. Use sources of information that will be beneficial throughout life.
5. Solve consumer problems.
6. Identify the problems in family financial management within different income groups, social groups, and at various stages in the financial life cycle.
7. Specify the factors that influence consumer decisions.
8. Keep records and plan budgets according to individual family needs.
9. Identify governmental agencies instrumental in protecting the consumer.
10. Discuss the influences on consumer decision-making caused by a culturally diverse society.
11. Discuss the influences of the global marketplace on consumer decision-making.

MAJOR ASSIGNMENTS:

1. Readings as assigned for each week.
2. Weekly Discussions & Assignments.
3. Participation in class discussions
4. Lead a discussion on current event related to chapter assigned from textbook. Student will submit an article and an outline/review of the article discussed to instructor. The student will also post a discussion topic and the article to the Discussions section of WebCT on the date determined by the instructor.
5. Examinations over chapters and class materials.

POLICIES:

- There are no excused absences for online courses. Do not wait until the last minute to post assignments.
- WebCT assignments (quizzes) must be submitted by the due date and time. Also, students are allowed only one submission. Once the assignment/quiz is submitted, it cannot be resubmitted a

second time. Files submitted via WebCT must be in Word or RTF format. Technology does sometimes fail. Therefore, students should submit assignments well before the deadline.

- All work that is turned in **must** be prepared on a word processor and must be in proper Standard English format. Points will be deducted for grammatical and spelling errors. No slang or texting abbreviations will be accepted.
- Participation in discussions requires students to read all posts. Do not post a response until you have read all posts. Points will be deducted for not reading all posts.
- The University's policy on Academic Integrity will be followed. This policy addresses five specific topics: conduct in subversion of academic standards (cheating on exams, plagiarism, etc.), theft or unauthorized possession of examinations, submitting work previously presented in another course, conduct which disrupts the academic environment, and complicity with others in violation of this standard. Plagiarism is defined as the use, without adequate attribution, of another person's words or thoughts as if they were one's own.

EVALUATION:

4 Tests @ 100 points each	400 points
Lead a Discussion (with article review)	25 points
Quizzes/Assignments	150 points
Discussions	150 points
Participation in Discussions	<u>25 points</u>

TOTAL POINTS

750 Points approximately

A = 90%, B = 80%, C = 70%, D = 60%, F = < 60%

STUDENTS WITH DISABILITIES: *Appropriate academic support is available for students with a documented disability. Please notify the professor and contact the Office of Disability Services (581-6583) for further information.*

COURSE CONTENT:

<i>Week</i>	<i>Chapter</i>	<i>Topic</i>
1 Aug. 22-26	1	Personal Finance Basics and the Time Value of Money
2 Aug, 29-Sept. 2	2	Financial Aspects of Career Planning
3 Sept. 6-9	3	Money Management Strategy: Financial Statements and Budgeting
4 Sept. 12-16	4	Planning Your Tax Strategy
5 Sept. 19-23	1-4 6	Test 1 Introduction to Consumer credit
6 Sept. 26-30	7	Choosing a Source of Credit: The Costs of Credit Alternatives
7 Oct. 3-7	8	Consumer Purchasing Strategies and Legal Protection
8 Oct. 10-13	9	The Housing Decision: Factors and Finances
9 Oct. 17-21	6-9 10	Test 2 Property and Motor Vehicle Insurance
10 Oct. 24-28	11	Health, Disability, and Long-term care
11 Oct. 31-Nov. 4	12	Life insurance
12 Nov. 7-11	10-12 13	Test 3 Investing fundamentals
13 Nov. 14-18	14	Investing in stocks
14 Nov. 21-25		Thanksgiving Break
15 Nov. 28-Dec. 2	15 16	Investing in bonds Investing in mutual funds
16 Dec. 5-9	18	Starting Early Retirement Planning
17 Dec. 12-16	13-16 & 18	Test 4

This schedule is tentative and may be changed. All changes will be announced.